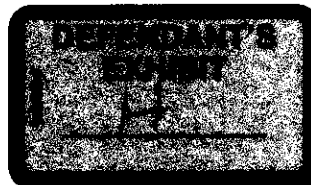


**POLICYHOLDER RELEASE, ACKNOWLEDGEMENT
OF PAYMENT, AND SETTLEMENT AGREEMENT**

Jonathan Borden and Amy Borden hereby release, acquit and forever discharge Amica Mutual Insurance Company from any and all liability and/or obligation which has been claimed or might be claimed under any of the terms, conditions or provisions of Insurance Policy Number 630837-1183 for all fire and related damages which occurred at the insured premises at 4838 Wolf Road, Erie, Pennsylvania 16505 on or about February 16, 2003. This Release is provided in consideration for the following payments which are acknowledged and for the promise of Amica Mutual Insurance Company to pay the difference between the Coverage A-Dwelling payments listed below and the agreed cost of repair which is \$553,982.14 (minus policy deductible of \$1,000).

DATE	PAYMENT	AMOUNT	TOTAL PAID
COVERAGE A - DWELLING (LIMIT \$577,000.00)			
02/21/03	Board up and water extraction - Visions Corp	\$8,013.80	\$8,013.80
02/28/03	Electrical connect and shoring - Visions Corp	\$3,860.40	\$11,874.20
03/17/03	Visions Corp - 3/5/03 invoice	\$655.00	\$12,529.20
03/11/03	ACV Dwelling Repairs	\$295,098.92	\$307,628.12
08/12/03	ACV Dwelling Repairs	\$154,508.92	\$462,137.04
11/21/03	ACV Supplemental damages	\$9,992.86	\$472,129.90
11/21/03	Fire, Inc. - Fire Dept. service charge	\$500.00	\$472,629.90
COVERAGE B - OTHER STRUCTURES (LIMIT \$57,700.00)			
08/13/03	Landscaping	\$1,815.00	\$1,815.00
COVERAGE C - PERSONAL PROPERTY (LIMIT \$432,750.00)			
02/18/03	Claim Card (VISA)	\$7,500.00	\$7,500.00
03/03/03	Claim Card Reload (VISA)	\$8,000.00	\$15,500.00
03/17/03	Visions Corp - (3) invoices 2/27/03 and invoice 3/5/03	\$3,384.40	\$18,884.40
03/17/03	Contents inventory	\$39,945.48	\$58,829.88
02/21/03	VIP Dry Cleaning and Laundry	\$4,120.68	\$62,950.56
03/31/03	Visions' contents cleaning	\$12,098.40	\$75,048.96
03/14/03	Claim Card Reload	\$5,000.00	\$80,048.96



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04/29/03	Visions Corp 4/5/03 invoice	\$1,329.01	\$81,377.97
06/05/03	Visions Corp 5/6/03 invoice	\$12,952.53	\$94,330.50
08/22/03	Visions Corp 7/1/03 invoice	\$2,010.63	\$96,341.13
08/22/03	Partial insured's contents inventory	\$189,438.76	\$285,779.89
009/5/03	Partial insured's contents inventory - camera equip.	\$22,959.55	\$308,739.44
02/27/04	Basement contents/remaining contents	\$55,927.55	\$364,666.62
	COVERAGE D - LOSS OF USE (LIMIT \$173,100.00)		
02/27/03	House Rental for 6 months (March - Aug. 31, 2003)	\$10,800.00	\$10,800.00
02/28/03	Furniture for Rental House	\$11,976.94	\$22,776.94
03/17/03	Rent-A-Center - TV, washer/dryer	\$497.28	\$23,274.22
03/17/03	Visions Corp 3/5/03 invoice	\$325.00	\$23,599.22
05/20/03	Coldwell Bank (3/17/03) invoice	\$1,632.71	\$25,231.93
08/27/03	House Rental for 3 months (September - Nov. 30, 2003)	\$6,000.00	\$31,231.93
11/21/03	House Rental 1 month (December 2003)	\$2,000.00	\$33,231.93
12/23/03	House Rental 1 month (January 2004)	\$2,000.00	\$35,231.93
01/13/04	Hotel, meals and telephone expenses	\$1,812.89	\$37,044.82
01/20/04	House Rental 1 month (February 2004)	\$2,000.00	\$39,044.82
01/26/04	Living expense payment (March 2004)	\$2,000.00	\$41,044.82

We, the undersigned promise to return the furniture purchased for our use following the fire by Amica Mutual Insurance Company within a reasonable time after the construction of the home is complete.

We understand and agree that the personal property claim was compromised and settled by agreement between ourselves and Amica and understand and agree that we will not make further replacement cost claims under the policy.

We further agree that our decision to demolish and rebuild the premises rather than repair it may cause us to incur costs and expenses over and above the amounts paid to us by Amica, and we understand and agree that Amica's contractual responsibility will end upon payment of the difference between the amount previously advanced, \$459,600.70 and the agreed cost of repairs (\$553,982.14).

We understand and agree that when we incur financial obligation for repair or replacement of the building in the amount equal to or exceeding \$553,982.14, we will be entitled to a final payment of \$93,381.44 (\$94,381.44 minus our \$1,000 deductible amount).

By executing this document, we are not releasing Amica Mutual Insurance Company from any claim for extra-contractual damages, including but not limited to any damages for bad faith claims handling which may be owed pursuant to 42 Pa.C.S. §8371 or the common law.

WHEREFORE, we place our signatures below with the specific intent of being legally bound hereby.

Kathryn R. Meunier 4/5/04
Witness Date

[Signature]
Jonathan Borden

[Signature] 4/5/04
Witness Date

Amy Borden
Amy Borden

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